

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 16–20824–ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rufus A. Freeman Jr.
5 Patricia Lane
Sicklerville, NJ 08081

Sandra Freeman
5 Patricia Lane
Sicklerville, NJ 08081

Social Security No.:
xxx–xx–1219

xxx–xx–5203

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above–named case will be closed without entry of discharge on or after October 13, 2021 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: September 13, 2021
JAN: eag

Jeanne Naughton
Clerk

In re:
Rufus A. Freeman, Jr.
Sandra Freeman
Debtors

Case No. 16-20824-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Sep 14, 2021

User: admin
Form ID: clsnodsc

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
--------	------------

+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
---	--

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Rufus A. Freeman, Jr., Sandra Freeman, 5 Patricia Lane, Sicklerville, NJ 08081-1809

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 14 2021 21:10:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 14 2021 21:10:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2021 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor MIDFIRST BANK CITI ACQUIRED PORTFOL C/O MIDLAND MORTGAGE bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Sep 14, 2021

Form ID: clsnodsc

Total Noticed: 3

Brian C. Nicholas

on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor MIDFIRST BANK CITI ACQUIRED PORTFOL C/O MIDLAND MORTGAGE
dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Eric Clayman

on behalf of Debtor Rufus A. Freeman Jr. mail@jenkinsclayman.com, JenkinsClayman@jubileebk.net

Eric Clayman

on behalf of Joint Debtor Sandra Freeman mail@jenkinsclayman.com JenkinsClayman@jubileebk.net

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Affordable Auto Sales ecfmail@mortoncraig.com mortoncraigecef@gmail.com

Rebecca Ann Solarz

on behalf of Creditor MIDFIRST BANK CITI ACQUIRED PORTFOL C/O MIDLAND MORTGAGE
rsolarz@kmlawgroup.com

TOTAL: 10